

From: terry shoemaker [tshoemaker@berkscommunityfcu.org]
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To: _Board Mail
Subject: ANPR

Dear NCUA,

We love our corporate (Mid Atlantic), and strongly feel that they are a necessary part of our ongoing operations. They provide many convenient and affordable services that allow us to effectively compete in the financial institution marketplace. I don't even want to think about possibly having to utilize a bank for any such services; it would seem to defeat the purpose and mission of credit unions (plus add fee income to the "enemy"). It is unfortunate that a few of the corporate credit unions are not as financially healthy as many others (including ours), but that is not a good reason to consider eliminating all of them.

Terry Shoemaker

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